



# VitaFlex Debit Cards Instructions and Important Information

## Debit Cards

Your VitaFlex Plan allows you to pay for eligible expenses with a VitaFlex Debit Card that is linked directly to your Flexible Spending account balance. When paying for expenses, you must indicate that your VitaFlex Debit Card is a “credit card”. Although it is technically a debit card because it is pre-funded, it will only work if you indicate that it is a “credit card”.

**Prior Participants:** Each debit card has a five year life so please plan on using your previously issued debit card for your new Plan Year election.

**New Participants:** At the beginning of the Plan Year, you will receive two (2) debit cards that will be mailed directly to your home address. **You will need to Activate and Sign your VitaFlex Debit Cards.** To activate, simply follow the instructions on your card, using either the phone number or the website listed. Your card will then be activated in the system and you may use your VitaFlex Debit Card after two (2) business days.

## What are the Advantages?

- You may use your VitaFlex Debit Card to pay for eligible expenses without having to pay out of pocket up front and then wait to be reimbursed.
- You may use your VitaFlex Debit Card to pay for eligible expenses at any provider with a Qualified Merchant Code. The merchant code identifies the type of business of the provider for every debit card transaction. Qualified merchants include doctor’s offices, dentist offices, drugstores, pharmacies, and hospitals.
- Certain expenses will be exempt from the normal documentation requirements. Thus, in certain situations, you may swipe your card for eligible expenses and you will not have to submit documentation after the fact for those expenses.



## What are the Challenges?

- **Using the VitaFlex Debit Card does not mean that documentation requirements are eliminated entirely. It is important to SAVE ALL YOUR RECEIPTS!**
- For most expenses, you must still submit receipts and documentation to substantiate that your claim is an eligible expense.
- Using your debit card for claims that must be processed by insurance can be challenging. There is a deadline associated with submitting the required documentation. At times this deadline could pass before you receive information from your insurance company.
- We strongly recommend that you do not use your debit card for dental and orthodontic expenses. Frequently the eligible out of pocket expense is different than what the provider states at your initial visit.

## What are the Documentation Requirements?

- The IRS requires that all Flexible Spending Account claims have third party documentation in order to substantiate the eligibility of the claim.
- There are two different types of transactions for your debit card.

Swipe Type #1: Always requires submission of documentation after the fact. Swipe Type #2: No additional documentation is required.
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- Swipe Type #2 expenses are considered “auto-adjudicated.” No additional documentation is required because they follow the specific guidelines outlined by the IRS for expenses that do not require follow-up documentation.
- You are NOT expected to know or to guess which type of swipe you have incurred.
- You will be sent a documentation request from VitaFlex approximately 2-3 days after you swipe your debit card which will clarify whether or not additional documentation is required.
- If additional documentation is required, you must submit the necessary documentation **by the deadline** indicated on the documentation request sent to you by VitaFlex.

## What if my Card is Lost or Stolen?

Please call the Vita Service Center immediately to report a lost or stolen card. You may request a replacement card and a \$10 charge will be debited from your Flexible Spending Account for the replacement card. For any other questions, please contact Vita at [flex@vitamail.com](mailto:flex@vitamail.com) or 650-966-1492 (Toll-free: 800-424-3052).

(Turn Over for More Information)



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## What Happens if I Don't Submit the Documentation?

- If you do not send the required documentation by the deadline indicated on the documentation request, your debit card will be temporarily suspended.
- You will receive a second request for the outstanding documentation seven days before your card is suspended.
- If you do not send the documentation by the second deadline outlined on the documentation request, the expense will be presumed to be ineligible, since the required documentation was not received in a timely manner. At that point, you will be required to repay the ineligible expense to the Plan.



## What Happens if I Charge an Ineligible Expense?

- If, after you send the documentation, the expense (or a portion of the expense) is deemed ineligible, you will be required to repay the ineligible expense to the Plan.
- To repay money for ineligible expenses to the Plan, your employer will garnish your paycheck or require you to pay the money directly to them.
- If you have terminated employment you will need to repay the money to the Plan by writing a check or by an alternate repayment strategy at the discretion of your former employer. If you do not repay the Plan, your account will be frozen and you will not be allowed to submit claims for reimbursement.
- Please note: Persistent purchasing of ineligible items may result in your card being permanently de-activated.

## Swipe Type #1 – When Documentation IS required

- In most circumstances you WILL be required to submit receipts to document your expenses. Examples of expenses that will require documentation after you have used your VitaFlex Debit Card are listed below:
  - Dental services (e.g. crown or orthodontia)
  - Non-copay medical services incurred at a doctor's office
  - Laboratory services
  - A prescription purchased *along with* any other eligible over-the-counter product (except at Walgreens or Drugstore.com)
- It is important that you **SAVE ALL OF YOUR RECEIPTS!**
- For documentation requirements, please visit the VitaFlex searchable claims database at [www.vitaflex.net](http://www.vitaflex.net) or contact the Vita Service Center at [flex@vitamail.com](mailto:flex@vitamail.com) or 650-966-1492 (Toll-free: 800-424-3052).

## Swipe Type #2 – When Documentation IS NOT required

- The IRS has outlined specific limited situations when you WILL NOT have to submit receipts. Please note that Swipe Type #2 will **only** work if you are currently enrolled in one of your Employer's group health plans.
- In most cases, documentation will not have to be submitted for the following eligible expenses provided the charges match your plan's specified copay amounts:
  - Office visit copay
  - Hospital copay
  - Prescription copay (generic or brand name)
  - Prescription copay (mail order)
  - Vision copay
  - Eligible over-the-counter items purchased at Walgreens or Drugstore.com
- Eligible prescription expenses will not require documentation after the fact if they are **purchased separately and the amount due at the cash register is exactly equal to your plan's specified copay amount.**
- If prescriptions are purchased alongside over-the-counter items or other expenses, documentation must be submitted to determine the eligibility of each item in the swiped transaction, including the prescription copay.
- Office visit and hospital copays must be exact multiples of your plan's specified copay amounts to avoid documentation requirements.
- All other expenses need to be documented after you have paid for the expense with your VitaFlex Debit Card.
- It is important that you **SAVE ALL OF YOUR RECEIPTS!**